

**SECU  
ANNUAL EMPLOYEE PERFORMANCE REVIEW**

<b>EMPLOYEE'S NAME:</b> <u>Carlos Edwards</u>	<b>TITLE:</b> <u>Branch Manager</u>
<b>SALARY GRADE:</b> <u>30</u>	<b>CURRENT HOURLY RATE:</b> <u>\$ 29.90</u> <b>MATRIX:</b> _____
<b>REVIEW PERIOD :</b> <u>01/01/07 - 12/31/07</u>	<b>REVIEWER'S NAME:</b> <u>Larry Duncan</u>
<b>DEPARTMENT:</b> <u>Towson Branch</u>	<b>COST CENTER:</b> <u>10</u>

<b>Scope of Responsibility</b>
Branch Sales & Service Management (teller and platform scoreboards; whiteboard; scorecards; pipeline management; weekly tracking; queue management; weekly sales huddle) Branch Sales & Service Coaching (new and existing members; cross sell ratio; 9 in 9; sales behaviors and PPI tracking analysis, coaching, recognition) Branch Management (staffing; HR/OD issues; surveys; maintenance; merchandising) Support ABMs on Branch Operational Issues

<b>Accountable For</b>
* Proactively implement activities to improve Branch Sales. * Educating branch employees of sales and service behaviors resulting in positive consistent member experience and member retention. * Providing a consistent, positive service experience through accurate, knowledgeable and responsive employees in a service-driven environment. * Effectively communicating and empowering employees to take ownership of their respective areas of responsibility. *Ensure timely employee development through a detailed plan for achievement of service and sales goals. *Promote one and done service and sales behaviors. *Display a member advocate attitude by listening and bringing resolution to member problems and concerns. *Promote a secure and safe work environment to resulting in min. work accidents or monetary losses. *Negotiating clear performance expectations and providing ongoing feedback, support and recognition to ensure employee growth and development. *Ensuring achievement of department and corporate goals by proactively seeking opportunities for improvement. *Living SECU's Core Values.

Basic Role Evaluation	Percentage	Rating	Weighted Avg
Big Picture	5%	2.0	0.10
Leadership	5.00%	1.0	0.05
Branch Sales & Service Management	40%	1.0	0.40
Branch Sales & Service Coaching	35%	2.0	0.70

rec'd 1-25-08 *ae*

Carlos Edwards  
Commitment to PIP

When I received my PIP I immediately started to reevaluate the way I was managing my branch. This was an opportunity to change some of the things that weren't meeting company standards. The communication that I had received in the past had me to believe that I was doing everything that I was supposed to be doing. The PIP gave me clear direction and I was able to work towards the common goal of the organization. Below I will list what I have done in the four areas that are listed on the PIP.

#### BIG PICTURE

I have had communication with each one of my employees on what direction that they have for themselves in 2010. This has helped me identify those employees that want to grow within SECU and those who are looking for growth outside of the organization. I was also able to confirm that I have some employees that have been with the company for years and aren't looking for advancement and want to stay in their current position until retirement. Regardless of what direction the staff is deciding on going, I made it clear that while in the branch our number one priority is to make sure we are providing excellent member service and educating our members to the best of our abilities.

#### LEADERSHIP

I have made a conscious effort to be as visible as possible in the office. I spend a good portion of my day at the receptionist desk assisting members. I am leading by example and educating our members every experience I get. I have gotten positive feedback from the members and staff in regards to my presence. One member of the staff has made the statement that I am making them look bad. I take care of as much as I can so the staff has time to work on their C'views, MNG, and follow up calls.

I have made sure that I congratulate the staff when they do a job well done and let them all know that I appreciate each and everyone of them. I have also made it clear that I will be involved in their career development and what direction I plan on taking to make sure they are successful.

#### TALENT MANAGEMENT

I have had meetings with my management staff making sure there is clear understanding as to how we are supposed to coach our staff. I started with my ABM letting her know that we need to be more hands on and sit and observe that staff. We have to move away from coaching based on MNGs. To make sure this is clear with my Sr. FSC, I am sitting in with her while she has a member and giving her feedback so there is a personal example of what is expected while she is coaching the staff. I have also sat in on the Sr. FSC connections to give support and suggestions on how to make these monthly meetings as positive as possible.

#### BUSINESS DEVELOPMENT

I have met with my BRB and developed a Business plan that involves my entire staff. I have also been assigned a new Paychex rep and we have gone out on business meetings and have been successful reaching out to some potential businesses in the area. I am also reaching out to existing businesses and educating them on some additional products and services that save them time and money. I have also sent information to some existing businesses that aren't SEGs to get

## CORRECTIVE ACTION FORM

EMPLOYEE'S NAME	DEPARTMENT	JOB TITLE	DATE OF VIOLATION	EXPIRATION DATE
Carlos Edwards	Towson	Branch Manager	Various Dates	9/1/08

### NOTICE OF CORRECTIVE ACTION

(Check all that apply)

TYPE:    ☐ BEHAVIOR                      ☐ POLICY                      ☒ PERFORMANCE

ACTION:   ☐ 1<sup>ST</sup> WARNING   ☒ 2<sup>ND</sup> WARNING\*   ☐ FINAL WRITTEN\*   ☐ TERMINATION EFFECTIVE: \_\_\_\_\_

#### DETAILS

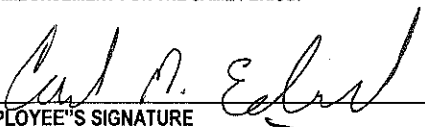

1. On numerous occasions Carlos has told his staff and other employees of SECU that he will only work a 40 hour week. This type of communication sends a Negative message to staff and this behavior does not support the supervisors in closing the branch.
2. Failed to communicate with Donna Diamond her sales and service goals as directed. Donna tried to talk to Carlos to no avail.
3. Corrective Action for Tiffany Arnold was dated after it was announced on the Sales Huddle that we would write a manager up for not doing timely corrective actions.
4. Communicated to Karen Pulket that she only had to go through the formality of posting for the Asst. Manager position at Towson Branch. Karen was lead to Believe that she would receive the position.
5. Has not answered Zipporah Williams's email, which was sent on 8/10/07, about Karen Pulket's Development Plan nor has Carlos talked to Karen about Her development.

#### SUPERVISOR'S COMMENTS:

- Carlos needs to communicate with his staff and employees of the Corporate Office in a timely manner.
- Exempt employees are expected to work the number of hours necessary to get the job done, therefore it is imperative for Carlos To support his branch supervisors in closing the branch on a regular schedule.
- Corrective actions should be submitted in a timely manner.
- Carlos must take complete ownership of his branch, all aspects of branch management and employee coaching, support all SECU initiatives.

#### EMPLOYEE'S COMMENTS (optional):

MY SIGNATURE BELOW INDICATES THAT I HAVE READ AND RECEIVED A COPY OF THIS CORRECTIVE ACTION. IT DOES NOT INDICATE EITHER MY AGREEMENT WITH THIS ACTION. \*I UNDERSTAND THAT IN RECEIVING A CORRECTIVE ACTION, I MAY BE RESTRICTED FROM APPLYING FOR ANY OPEN INTERNAL POSITIONS FOR A PERIOD OF UP TO ONE YEAR FROM THE DATE OF THE ACTION. I ALSO UNDERSTAND THAT THIS MAY ELIMINATE MY ELIGIBILITY FOR TUITION REIMBURSEMENT FOR THE SAME PERIOD.

 EMPLOYEE'S SIGNATURE	9/11/07 DATE	 PREPARER (PRINT)    TITLE                      PREPARER'S SIGNATURE
LAWRENCE L. DUNCAN    AREA MANAGER		

**Amanda OQuinn**

---

**From:** Carlos Edwards  
**Sent:** Wednesday, September 26, 2007 10:07 AM  
**To:** Larry Duncan  
**Cc:** Amanda OQuinn; Carlos Edwards  
**Subject:** Employee Comments (CAF)

September 26, 2007

This letter is in response to my Corrective Action Form presented to me on September 11, 2007. I feel as though some of the statements are untrue and that they should be removed from the corrective action.

The first comment on the corrective action states that I have told my staff and other SECU employees that I will only work a 40 hour work week. I have put in well over 40 hours a week in the office and plus personal time at home working for this company. I have been without an assistant for months and have been working six days a week. My statement has been we are here to work 40 hours a week. Put 100% worth of effort in while you are here for those 40 hours and then go home and enjoy your families. Also in the first detail line it states that I do not support the supervisors in closing. We have a rotation on closing nights and close my assigned night.

The second comment in the details section states that Donna tried to talk to me and to no avail. I had two separate conversations with Donna, one before I talked to my Area Manager and once again after.

The forth comment in the details section states that I communicated to Karen Pulket that she only had to go through formality of posting for the Asst. Manager position at the Towson Branch. It also says that Karen was lead to believe that she would receive the position. I never told her that she had the position. I told her that there were other candidates that I was interviewing. I kept all interviews outside the branch so everything would stay completely professional. When we had wrap up discussions in regards to her interview the two other interviewers stated that they wouldn't hire her. I stated only to my HR business rep. that I didn't want to interview any external applicants but I would still be interested in any internal applicants that we had. I interviewed an internal that was more qualified for the position and did submit an offer. I didn't make any references to Karen that she was getting the position. Please tell me how she got that assumption?

The fifth comment in the details states that I didn't respond to Zipporah Williams' email from 8/10/07. Here is a copy of the email:

Hi Carlos,  
I just wanted to assure that you are working with Karen on her development plan (e.g. timelines, coordinating coverage during times that she will be away from the office, etc.). Let me know if you need anything else from me. Thanks.

Zipporah Williams, PHR  
Human Resources Business Partner  
Human Resources/Organizational Development  
410) 487-7426 office  
(410) 487-7433 fax

10/5/2007

B4  
DRDR 000101

SECU Credit Union  
Better Banking, Better Service

There wasn't a response needed. I had already talked to Maryjo and Adrienne about Karen being involved in the upcoming conversation a week before this email was already sent. I had also already talked to Karen about what she needed to further her career.

10/5/2007

B5  
DRDR 000102



## CONFIDENTIAL MEMORANDUM

To: Carlos Edwards

From: Cheryl Pratt-Huntley

Date: February 18, 2011

Re: Performance Improvement Plan (PIP)

This memo summarizes your performance issues as Branch Manager in the Towson Branch and details the Performance Improvement Plan that you must meet.

Performance Development Area(s): Failure to follow procedures for cashing checks for non-members

SECU fully expects that all employees assume responsibility for learning and following all applicable policies and procedures in the performance of their duties. On January 21, 2011, you were in violation of policies 12:05.1, and 12:05.4 in that you cashed two non-SECU checks for a non-member totaling \$1,971.00 which were returned to SECU as fraudulent checks. In addition the checks were cashed by the teller without the appropriate information which includes the ID type, member number and "CC" (for checks cashed) written on the back of the check. In addition policy 12:15.9 states that once a decision is determined by the supervisor, the supervisor should initial the check to show approval. The result of your actions may expose SECU to a potential loss of \$1,971.00.

Development Plan/Expected Performance Improvement:

Over the next 30 days, your overall deliverables must improve. Specifically going forward you will adhere to the following policies when cashing checks:

- With the exception of SECU drafts and SECU official checks you are not to cash any negotiable instruments for non-members. This includes business partners that do not have accounts with SECU which includes PayChex, Enterprise, PFP, as well as SECU employees without memberships.
- Exercise sound judgment based on policy and procedures when making decisions
- Policy # 12:05.1 **Check Cashing for Members** states what roles a person must have to cash a non-SECU check
- Policy #12.06 **Non-Member Official Check Cashing** states policies and procedures for cashing an official check for non-members
- Policy #12.15.9 states the supervisor should initial the back of the check to show approval of the item.

The expectation is that you will ensure that all policies and procedures relating to cashing checks for non-members are strictly followed without exception and that going forward you will strictly adhere to all policies and procedures.



**Impact:**

Throughout this development plan period, I will be reviewing your overall performance, paying special attention to the areas mentioned above. You must improve and demonstrate sustained improvement in all these areas while maintaining acceptable performance in all others areas of your position. ***If you fail to improve your performance by March 21, 2011 you may be subject to further disciplinary action up to and including termination of your employment.*** If major milestones are not being met prior to March 4, 2011 and it is clear the objectives set forth in the plan will not be met, then we will proceed with immediate action rather than waiting until March 21, 2011,

This Performance Improvement Plan does not change your status as an at-will employee of SECU. All SECU employees are employed on an at-will basis and their employment is terminable at the will of SECU or the employee at any time, with or without cause, and with or without notice.

Carlos, we anticipate that you will successfully complete this Plan and that a satisfactory level of performance will be sustained.

During the period of this PIP, February 18, 2011 to March 21, 2011, you will forfeit your ability to:


- Transfer to a new position without exceptional approval from your manager and Human Resources.
- Receive all or a portion of your variable pay (if applicable).

ACTION: <input type="checkbox"/> WARNING _____	<input checked="" type="checkbox"/> FINAL WRITTEN _____
<input type="checkbox"/> SUSPENSION EFFECTIVE: _____	<input type="checkbox"/> TERMINATION EFFECTIVE: _____

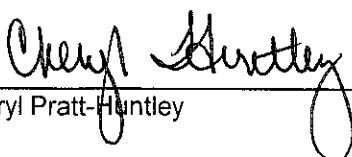
**Commitment:**

I understand the performance expectations outlined in the Performance Improvement Plan and I am committed to making the changes necessary to improve my performance.

Please sign below acknowledging receipt of this memo. Your signature does not constitute agreement.

  
\_\_\_\_\_  
Carlos Edwards

2/18/11  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Cheryl Pratt-Huntley

2/18/11  
\_\_\_\_\_  
Date

cc: Personnel File  
Human Resources



## CONFIDENTIAL MEMORANDUM

**To: Carlos Edwards**

**From: Tina Williams**

**Date: December 7, 2009**

**Re: Performance Improvement Plan (PIP)**

This memo summarizes your performance issues as **Branch Manager** in the **Towson Branch/MRBO** group and details the Performance Improvement Plan that you must meet.

### Performance Development Area(s):

You are a seasoned Branch Manager with SECU and are not displaying the expected behaviors and performance of an effective Branch Manager. As we have discussed during branch visits, phone calls and Connections meetings throughout 2009, there are several of your staff as well as yourself that are not meeting the job requirements or living up to our service expectations. To become a more effective leader, the below are areas that need to be addressed. Specifically, you must:

- Be aware of the importance of promptly documenting issues that can affect the branch positively or negatively.
- Quickly ascertain each employee's strengths and weaknesses and develop plans to maximize their efficiencies.
- Take ownership to successfully assist members of the staff to work toward their career goals and aspirations within the organization.
- Analyze your team's individual readiness and provide direct feedback through Connections and documented coaching sessions/action plans.
- Provide an overall positive work environment which is manifested in greater overall productivity, service and efficiencies.
- Effectively manage and execute branch activities on a consistent basis.
- Increase overall business outbound activities consistently.
- Ensure the Seven Habits of Service Excellence is demonstrated by your self and team consistently to provide an excellent member experiences.

### Leadership – "Not living the SECU Core Value- Focus on Employees"

At SECU, Leadership is about being a role model while actively working in all areas and functions of a branch. This is done through living our service excellence mission of "Exceeding Expectations, Every Member, Every Time", consistently demonstrating the 7 Habits of Service Excellence, and displaying SECU Core Values. "Members" as referred applies to our external SECU members as well as our staff members (employees). An effective leader promptly assists members with any need, supports internal members with coaching, training and development, and creates an environment where employees feel engaged and empowered. An effective leader is also clear in his expectations of his team and holds them accountable for living up to our service expectations as well as their job requirements. The below areas need to be addressed:

- There needs to be a more "hands on" approach at the moment of infraction with the individuals in your branch who are not meeting company expectations on performance results. This can be accomplished



through coaching and development. An example was when I visited your branch and reviewed the documented coaching sessions for your Tellers. It was clear that the coaching forms were completed; however, these forms illustrated that the Tellers were not performing the expected service behaviors consistently. When you received additional confirmation through PPI surveys reflecting poor member service, there was no formal action taken.

- SECU's "big picture" as well as a clearly communicated set of expectations needs to be shared with and effectively communicated to each member of your team. An example would be when two of your employees recently interviewed, both employees expressed concern on management's focus, clear directions and management's involvement with members.
- Your ABM is demonstrating minimal supervisory skills. She has been in this position under your leadership for over a year. Her ability to successfully meet the expectations of the ABM role has not been accomplished. There has not been performance improvement with ample time to demonstrate the skills needed. Unfortunately, because of your inability to effectively manager her, she continues in the role of the ABM. It is visible to me and members of her team that she does not have the respect of her team. They do not perform under her leadership. There are missed deadlines and outward insubordination to her in front of others on the team. Consequently, she is under the impression that she is successful as a result of no formal action taken to demonstrate her performance.
- During recent interactions with your employees, their perception is that you do not service members and are not available when they need you. The perception is you are always in your office and have never pulled a teller drawer to assist your teller line even when short staffed. As a branch manager it is expected that your team feel supported. They need to know that they can count on you especially when there are high levels of traffic. As well they need to respect you and see you demonstrate a roll up your sleeves approach and lead by example.

#### Not living the SECU Core Value- Focus on Members

Your branch has consistently not reached the service level expectations set forth by the company. The branch has struggled with delivering exceptional service every member, every time. The team has not been held accountable for providing poor service. There are members of the team who consistently are below the company standard for exceptional internal and external service and have not been held accountable.

<b>Teller</b>	95%	92%	87%
<b>Platform</b>	93%	95%	92%
<b>Towson</b>	94%	93%	87%

The organization's minimum standard is 94%.

Your effort in business development has not been consistent. You demonstrate the knowledge and skill set to be successful however your execution is not exceptional or meeting the expectations of your 2009 the outlined business plan. You have not taken ownership of the business development and have not gone the extra mile in creating awareness in your community and with your local businesses. As an example: You started the Paychex partnership very strong with business leads, however, your activities and overall efforts have not been consistent. Your efforts are a direct result of the reasons for not reaching your goals.

#### Development Plan/Expected Performance Improvement:



Effective immediately, your overall adherence to all SECU policies must improve. It is expected that in your role as Branch Manager you immediately display the following behaviors and sustain them for the length of employment with SECU.

- Leadership by the BM is exemplified by promptly supporting members with any coaching and development of the team. You should create an environment where employees feel engaged and empowered. This coaching should be documented and available for review periodically and specifically during connections meetings and on going branch visits by your area manager.
- The BM is responsible for growing the business of the branch and educating the community about SECU. It is expected that you participate in a minimum of two community events per month.
- The BM is expected to participate in consistent outbound activities to gain new business relationships and new SEGs along with existing SEG management. This can be tracked in SEG manager and should be available to discuss with your area manager in your weekly recap.
- It is expected that the BM conduct at least a minimum of four hours per week dedicated to out bounding business development activities. These activities should be tracked and available for discussion with your area manager on a weekly basis.
- There needs to be a minimum of two five by five business referral outings per month with your PayChex representative. These outings should be tracked and available for discussion with your area manager on a monthly basis and results of these outings recorded on the PayChex tracker.
- The BM should develop action plans with your team members to ensure they are successful in their positions and to prepare them for the next career opportunity.
- The BM is to actively promote Team SECU by involving staff members on branch decisions whenever appropriate and seek staff members' feedback.
- The BM is to present information to the team in a positive and constructive manner in developing their skills and ensure communication of company directives that are not only understood but implemented by your team.
- The BM is to proactively evaluate situations and document performance to reiterate the expectations of the job. This is expected to be accomplished by documented coaching sessions, quick coaching and formal action planning with success criteria
- The Branch Manager is expected to lead by example: BM is to perform all types of requests from members internal and external and be present when their team needs them. This is accomplished by spending more time on the floor than in the office and checking in with employees through out the day to inquire if your assistance is needed.
- The BM must gain full confidence of the Towson team by taking ownership- opening new accounts and running a teller drawer if needed.
- The BM must evaluate the strengths of his team and take necessary steps to insure he has the right employees in the right positions. Coaching of employees must be on going and accountability for their job requirements is absolute.
- The BM is to proactively evaluate situations, use available resources with in the branch to insure a positive internal and external member experience.

**Impact:**

Over the next 60 days and throughout this development plan, the MRBO team will be reviewing your overall performance, paying special attention to the areas mentioned above. You must improve and demonstrate sustained improvement in all these areas while maintaining acceptable performance in all others areas of your position. ***If you fail to improve your performance by not meeting major milestones by January 31, 2010***



***and it is clear the objectives set forth in this plan will not be met, you may be subject to further disciplinary action up to and including termination of your employment.***

This Performance Improvement Plan does not change your status as an at-will employee of SECU. All SECU employees are employed on an at-will basis and their employment is terminable at the will of SECU or the employee at any time, with or without cause, and with or without notice.

Carlos, we anticipate that you will successfully complete this Plan and that a satisfactory level of performance will be sustained.

During the period of this PIP, 12/9/09 to 2/09/10, you will forfeit your ability to:

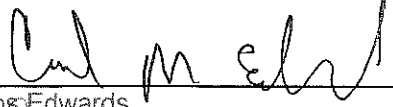
- Transfer to a new position without exceptional approval from your manager and Human Resources.
- Receive all or a portion of your variable pay (if applicable).
- Receive tuition reimbursement.

**Commitment:**

<b>ACTION:</b> <input type="checkbox"/> <b>WARNING</b> _____	<input checked="" type="checkbox"/> <b>FINAL WRITTEN</b> _____
<input type="checkbox"/> <b>SUSPENSION EFFECTIVE:</b> _____	<input type="checkbox"/> <b>TERMINATION EFFECTIVE:</b> _____

I understand the performance expectations outlined in the Performance Improvement Plan and I am committed to making the changes necessary to improve my performance.

Please sign below acknowledging receipt of this memo. Your signature does not constitute agreement.

  
\_\_\_\_\_  
Carlos Edwards

12/14/09  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Tina Williams

12/14/09  
\_\_\_\_\_  
Date

cc: Personnel File  
Human Resources



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From: Cheryl Pratt-Huntley

Date: February 18, 2011

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Development Plan/Expected Performance Improvement:

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- Transfer to a new position without exceptional approval from your manager and Human Resources.
- Receive all or a portion of your variable pay (if applicable).

ACTION: <input type="checkbox"/> WARNING _____	<input checked="" type="checkbox"/> FINAL WRITTEN _____
<input type="checkbox"/> SUSPENSION EFFECTIVE: _____	<input type="checkbox"/> TERMINATION EFFECTIVE: _____

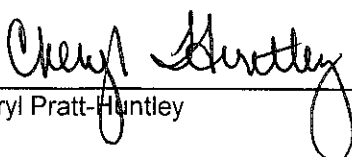
**Commitment:**

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Please sign below acknowledging receipt of this memo. Your signature does not constitute agreement.

  
\_\_\_\_\_  
Carlos Edwards

2/18/11  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Cheryl Pratt-Huntley

2/18/11  
\_\_\_\_\_  
Date

cc: Personnel File  
Human Resources

6/17



June 6, 2013

Carlos Edwards  
4908 Sweet Air Road  
Baldwin, MD 21013

Dear Carlos:

On behalf of SECU, I am pleased to offer you the position of Branch Manager in the Chadwick branch reporting to Ellen Grossman. As we discussed, the annual rate of compensation will be \$75,000.00 (\$2884.61 per pay period). This position is a Grade G on the SECU salary scale and is considered Exempt for the purposes of federal wage-hour law. This means that you will not be eligible for overtime pay for hours actually worked in excess of 40 in a given work week. You will be eligible for variable pay and annual performance reviews, which may lead to increases to your compensation.

SECU is an at-will employer and we recognize that you retain the option, as does SECU, of terminating your employment at anytime, with or without notice and with or without cause. Therefore, neither this letter, nor any other oral or written representations may be considered a contract for any specific period of time.

This offer, if not previously accepted by you, will expire three days from the date of this letter, although additional time for consideration of this offer can be made available to you, if you find it necessary.

Your official transfer date to Chadwick Branch Manager will be June 17, 2013. The change in pay will be reflected on the July 5, 2013 pay date. On behalf of the entire organization, we congratulate you on your transfer and hope that you have a productive and fulfilling career at SECU! Should you have any questions or concerns, please feel free to contact me at (410) 487-7638.

Sincerely,

Jessica P. Smith  
Human Resources Business Partner

I agree to the terms of employment set forth above.

  
\_\_\_\_\_  
Signature

6/18/13  
\_\_\_\_\_  
Date

FT Exempt



January 23, 2010

To: The Board of Directors

My name is Renee Lewis. I have been a member of your Credit Union (SECU) for over fifteen years and as of today 1/22/2010 I was made to close out my accounts because of a situation that occurred at the branch located at 8601 LaSalle Rd. Towson, Maryland 21209. I have my personal accounts as well as my business account right along with an IRA account in this institute. I do not have much in them right now but things will get better for me and my family. I'm a senior at Strayer University and will be graduating June 2010 with an undergrad degree in accounting. I tell you this because in my course of studies I have learned that ethics and morals are principles of conduct in which professionals especially in the banking or finance area practice. I put my trust in this bank that I have relied on for so many years. It has come to this that some of your employees did not demonstrate ethics and morals doing their job. This situation started on Sat. 1/16/2010 around 12:30ish. I deposited \$590.00 in the branch to cover my mortgage and telephone bill. I put the money in my business account. When I received my receipt I had noticed that I was still short of money to pay the bills. The line was long so I decided to get in the car and drive around to the drive through and deposit more money. One of your employees a young lady who was Robin Haynes came up to the car window and asked me what kind of transaction was I doing and I said to her, I'm only depositing \$5 so that my account will not be overdrawn. It was closing time. I asked her if she would take this deposit slip and this \$5 bill back with her and deposit it for me and she said yes. That day she was wearing a tan/white sweater, light brown short pants and her hair is cut like a boy and she wears glasses. She is a black young lady. I trusted her with my money and thought she would do the right thing. It was my mistake for trusting anyone with my money. But I did not think that she would do this over \$5 dollars. If she has done this to me, who else has she done this to in the past or present? Ethics and morals are practiced in this kind of institute. I'm not making this up just to get \$5 I did not want my account over drawn. If the branch has cameras it will show that she came to my car a burgundy Chevy Malibu at almost closing time to tell the people in their cars that no more was allowed to come in for the day.

I came back on 1/22/10 to deposit some more money and found that my account was overdrawn. I ask the lady sitting at the front desk why was my account overdrawn and she explained to me what happened. So I explained to her what was suppose to happen and she says to me that the girl I was talking about is not in so the lady said when she comes in she will find out. Just so happens she did not come to work. So I told the lady I will be back tomorrow. So I did come back the next day 1/23/10 and a black male was sitting at the front desk and I came up to the desk and went to explain to him and immediately he knew what I was talking about. He called me by my name so I knew he knew what I came for. He says Robin is not in today and he said he talked to her on the phone she told him that she knew nothing of that matter. I immediately got upset and I said some words that made me furious because this girl would lie about something like this. This man sitting at the front desk tells me he's not going to tolerate my frustration and say to me why she would jeopardize her job for \$5. So I ask for a manager and he says I am the manager. I explained to him why I'm upset and because I did not use the words he wanted me to use he says to me if you do not stop using those kinds of words, I will lose out your account. He threatens me because I was upset. So I became more upset with him for threaten me and he said miss that's it I will close your account out and send you a check. I told him you will not send me a check you will give me my money now. I went to the teller window and told the girl that the man sitting at the desk said he was closing out my accounts so I told the girl to give me the money not a check because I knew there was not much in my accounts. The teller called over to him at the desk and I

From: Fowson P  
Date: 12/1/11

gas bus

rac stand

Name: [redacted]

Dep: [redacted]

I do not know what he told she but she sent me at the end of the teller windows and the teller started giving me receipts and cash. I left the branch very angry and soon as I got home I called the corporate number and talked to a lady by the name of Lauren she was very understanding of my frustration and she listen to me and helped me. I have been a long time customer to this institute, I some employees by name and others by face. The employees know me because they see me with my baby and even talk to my baby. This is the kind of bank that I want my family to know and trust. I feel that Carlos Edward did not use his professional principles and he should not have closed my accounts out because a long time customer is upset with a situation that could have been resolved a lot better then this. I never wanted my accounts closed for any reason at all. I'm so hurt behind this. I still paid for the overdraft. Since I've been with this credit union I have never had a problem like this to make me have to take it this far. I would like for someone to please call me to open my accounts and remove this overdraft on my business account that was not my fault. I have been with this institute for to long for some inexperience employee to close my accounts out and treat me as if I'm some child. I would like a resolution made please.

Thank You

SAT 11/11/11

Renee Lewis  
410-585-6773  
4801 Old York Rd.  
Baltimore, MD 21212

death in family

104736  
repm 6/16/09  
deposit \$5.00  
\$27.00

gnd - back door - carne baet  
cones - window

He closed my accounts out - 1992

Camera - burgundy car



## CONFIDENTIAL MEMORANDUM

**To:** Carlos Edwards

**From:** Ellen Grossman

**Date:** July 31, 2014

**Re:** Performance Improvement Plan (PIP)

This memo summarizes your performance issues as **Branch Manager** of the Chadwick Branch and details the Performance Improvement Plan that you must meet.

### Performance Development Area(s):

Need for improvement in following SECU Policies and Procedures:

A Procedural Review determined that Carlos Edwards did not follow SECU procedure when cashing two checks on July 3, 2014, resulting in a loss of \$2,604.12 to SECU. This is the conclusion of the Procedural Review:

On July 3<sup>rd</sup>, 2014 at approximately 10:26 am, you assisted two non-members with cashing over-the-counter drafts for against member's account,. The first draft was check number 1029 for \$1,000 and the second draft was check number 738 for \$1,604.12. At the time the checks were negotiated, there was a 'no withdrawals' lockout on the account with a memo to call SECU's Bank Securities department with questions. Additionally, at the time the drafts were negotiated, the account balance was \$0. Lastly, at 9:21am on July 3<sup>rd</sup>, 2014, a member of SECU's Bank Securities department sent an email to you and all branches which listed specific instructions if anyone came in to cash drafts drawn against these specific accounts. You did not make a phone call or send an email prior to cashing the drafts for the non-members.

You remember checking two other accounts owned by the maker of the checks but failed to follow the direction to call our Compliance Department prior to processing transactions on the accounts.

### Development Plan/Expected Performance Improvement:

Over the next 60 days, your overall deliverables must improve. Specifically:

- Before considering a decision to override account restrictions thoroughly investigate notations on the account.
- Review policies 12.05.1 and 12.06 to ensure you have a full understanding of SECU's policy regarding check cashing

### Impact:

Throughout this development plan period, I will be reviewing your overall performance, paying special attention to the area mentioned above. You must improve and demonstrate sustained improvement in this area while maintaining acceptable performance in all others areas of your position. *If you fail to improve your*



**performance by September 30, 2014 you may be subject to further disciplinary action up to and including termination of your employment.** If major milestones are not being met prior to **August 30, 2014** and it is clear the objectives set forth in the plan will not be met, then we will proceed with immediate action rather than waiting until **September 30, 2014**.

This Performance Improvement Plan does not change your status as an at-will employee of SECU. All SECU employees are employed on an at-will basis and their employment is terminable at the will of SECU or the employee at any time, with or without cause, and with or without notice.

**Carlos**, we anticipate that you will successfully complete this Plan and that a satisfactory level of performance will be sustained.

During the period of this PIP, 7/31/14 to 9/30/14, you will forfeit your ability to:

- Transfer to a new position without exceptional approval from your manager and Human Resources.
- Receive all or a portion of your variable pay
- Receive tuition reimbursement.

ACTION: <input checked="" type="checkbox"/> WARNING _____	<input type="checkbox"/> FINAL WRITTEN _____
<input type="checkbox"/> SUSPENSION EFFECTIVE: _____	<input type="checkbox"/> TERMINATION EFFECTIVE: _____


**Commitment:**

I understand the performance expectations outlined in the Performance Improvement Plan and I am committed to making the changes necessary to improve my performance.

Please sign below acknowledging receipt of this memo. Your signature does not constitute agreement.

  
\_\_\_\_\_  
Carlos Edwards

7/31/14  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Ellen Grossman

7/31/14  
\_\_\_\_\_  
Date

cc: Personnel File  
Human Resources

Jessica,

- Carlos Edwards was placed on a PIP when a Procedural Review concluded that he did not follow proper policy when cashing checks against a SECU account, resulting in a loss of \$1,200; Carlos has been completing his due diligence on all transaction items and has not had any repeat errors or policy violations. He has successfully completed his Performance Improvement Plan.

Ellen Grossman

TO: Carlos Edwards  
FROM: Lisa Robbins  
RE: Carlos Edwards PIP Update #4 & #5  
DATE: March 1, 2010 March 8, 2010

#### LEADERSHIP

On March 1<sup>st</sup>, I went to the branch in support of the Shadow Project. This project was to model the expectations of the formal coaching plan. I also went out on March 8<sup>th</sup> and modeled the coach the coach feedback on Terry's formal coaching with an employee. I expect a full recap of the coaching sessions completed by Carlos on Friday, March 12<sup>th</sup> in a summary email.

#### TALENT MANAGEMENT

As of above date, I have still not seen any written communication of any kind between you and Tracy regarding her PIP.

You can see the effort that I am providing on your behalf in order to have you successfully complete this process of your plan. I am sure you would agree that we owe the same business courtesy to Tracy. Where is her updates? I can not release you from your PIP until I see some input with your progress check up's with Tracy.

#### BUSINESS DEVELOPMENT

In our next meeting on March 15<sup>th</sup>, I would like to see an outline of your activities, including the following topics as well those activities posted on SECU's MRBO Calendar.

1. Paychex Partnership- calls
2. Business Tracking reports
3. Student tabling details
4. Other activities

Carlos Edwards: Carl Edwards Date: 3/11/10

Lisa Robbins: [Signature] Date: 3/11/10



TO: Carlos Edwards  
FROM: Lisa Robbins  
RE: PIP Update #2  
DATE: February 16, 2010

## BIG PICTURE

Our second communication regarding the PIP program occurred on January 22, 2010. At that time, I made you aware that I was disappointed with on what you had accomplished to date on this program, and your failure to be at all proactive in making the communications necessary to successfully accomplish what is expected. Below you will find by area what my observations were:

## LEADERSHIP

You have not taken ownership of this PIP, and I feel I am chasing you for details and documentation of your efforts. There has been absolutely no formal coaching done or any written communication of any sort between you and the staff. No action plans have been done for any employees who you feel are underperforming, and what was put in writing was done by me instead of you. Obviously, this needs to change prior to our next check in.

## TALENT MANAGEMENT

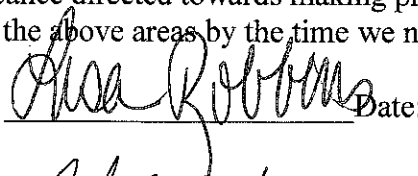
Tracy was still not totally and factually advised of anything regarding her performance and has not been made fully aware of her performance issues and how to improve. There is no evidence of any type of meetings or communications designed to strengthen the bond and relationship between you and your staff, which was identified as a major area of concern to me and the rest of the management team at SECU. At a minimum, you should have personally done "Connections" meetings with EVERY employee yourself in order to establish some sort of improved rapport with them on an individual basis.

## BUSINESS DEVELOPMENT


To date, I have seen no documented action at all in regards to working on to achieve the Business goals that we established. Your branch production overall is not showing significant improvement.

While the weather has certainly hampered any timetables for all of us, so far I see no effort of much significance directed towards making progress. I will expect some solid improvement in all of the above areas by the time we next meet to discuss this PIP.

Lisa Robbins

 Date: 2/16/10

Carlos Edwards

 Date: 2/16/10

110 *Review*

## SECU ANNUAL EMPLOYEE PERFORMANCE REVIEW

<b>EMPLOYEE'S NAME:</b> <u>Carlos Edwards</u>	<b>TITLE:</b> <u>Branch Manager</u>
<b>SALARY GRADE:</b> _____	<b>CURRENT SALARY RATE:</b> _____ <b>MATRIX:</b> _____
<b>REVIEW PERIOD :</b> <u>2009 Annual Review</u>	<b>REVIEWER'S NAME:</b> _____
<b>DEPARTMENT:</b> _____	<b>COST CENTER:</b> _____

### Scope of Responsibility

Big Picture, Individual Development, Talent Acquisition, Operations & Compliance, Member Experience & Performance Results

### Accountable For

- Performance management-
- Report to Area Manager market trends and member feedback data along with recommendations to ensure market saturation and member penetration meets SECU standards.
  - Readiness of employees (and yourself) to progress to the next career step; identify, develop and prepare your successor for success.
  - Secure member data and operational integrity to reduce/mitigate and prevent SECU's risk exposure and liability.
  - Actively acquire and retain top talent relative to your peer group.
  - Attain net member growth and PPI scores that meet or exceed SECU standards.
  - Manage the branch strategic business action plan to consistently achieve 100% in all production categories.
  - Positively promote SECU's Core Values and Service Excellence behaviors.

Basic Role Evaluation		Percentage	Rating	Weighted Avg
Big Picture		5%	2.0	0.10
Performance Indicators: * Knowledge of and Implementation of the Good to Great Philosophy. * Maintain a pulse on member feedback along with a current knowledge of research, industry and Market trends and their effect on your branch and SECU. * Awareness of local, state and regional competition and their effect on your market as well as SECU. * Participate and become a member of local Chamber and networking groups to build industry relationships. * Up to date on all company initiatives and company goals through Connections. Make recommendations on best practices to be adopted by SECU.				
Leadership		5%	1.0	0.05
Performance Indicators: * Attend recommended training classes as outlined in monthly Connections dialogs with Area Manager as well as any course(s) that further develop your skills to be a successful leader (e.g. CUNA, Star, Merritt). * Actively participate in career pathing for all employees, to include yourself. * Communicate to the team with ongoing information and updates. * Coach employees to successful performance. * Adherence to documented monthly Connections with the branch management team. * Positively promote SECU's Core Values and Service Excellence behaviors.				
Branch Operations and Compliance		5%	2.0	0.10
Performance Indicators: * Ensure branch compliance with SECU policies and procedures through daily observation of employees. * Consistently achieve a successful branch audit. * Compliance with all Bank Secrecy Act rules and conditions. * Serve as subject matter expert with all branch transactions, policies and processes. * Open , close and balance branch. * Instill and exhibit innovation by streamlining existing processes and resources to achieve branch efficiencies. Excel on SECU's Service Levels Agreements.				
Talent Management		15%	1.0	0.15
Performance Indicators: * Actively promote SECU as an Employer of Choice. * Participate in all branch recruitment efforts to include screening resumes, interviewing and selection. * Actively source potential SECU employees throughout daily activities. * Attend New Hire On-Boarding welcome sessions and assign branch mentors, as needed. * Timely completion of 90-day and annual performance reviews. * Collaborate with HR Business Partner and Area Manager to prepare and administer Corrective Actions and Performance Improvement Plans, to include weekly PIP follow-up meetings. * Actively acquire and retain top talent relative to your peer group.				

<b>Member Experience</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Identify and resolve member problems to ensure member retention. * Resolve interdepartmental and branch issues in collaboration with Area Manager. * Ensure adherence to consultative sales process to include expected sales and service excellence behaviors. * Actively participate in lobby management efforts * Maintain expected level of branch appearance, professionalism and business conduct at all times. * Enhance the member experience by adhering to the 7 Habits of Service Excellence. * Serve as a "Branch Advocate" and direct point of contact for all member opportunities.			
<b>Performance Results</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Educate members on SECU products and services and make appropriate recommendations to help our members achieve their financial goals and dreams. * Partner with Business Development in commercial/business development efforts through activities with SEG's, work directly with assigned Business Relationship Banker, PFP Representative and Vendors to build deposit and membership base * Lead and direct all daily branch activity (Huddles, Business Development, SEG's, Sales Meetings and Training) * Successfully achieve a positive deposit base growth and net new member growth for the branch. * Coach all employees to success to meet referral and branch sales goals.			
<b>100%</b>		<b>Total Score</b>	<b>1.10 70%</b>

<b>Service Excellence</b>		<b>Rating</b>
<b>DESCRIPTORS</b> <i>Treat members as honored guest</i> <i>Treat members with the highest standards of professionalism</i> <i>Focus on members/easy business transactions-"one and done"</i> <i>Every encounter is exceptional, accurate &amp; timely</i> <i>Taking ownership; collaboration; going the extra mile</i>		
<b>Member Relations(Internal/External)</b> <b>Professionalism</b> <b>Core Values</b> <b>Work Quality</b> <b>Team Work</b>	<b>1.00</b> <b>2.00</b> <b>2.00</b> <b>3.00</b> <b>2.00</b>	
<b>Total Score</b>	<b>10.00</b>	
<b>Average Score</b>	<b>2.00</b>	<b>15%</b>

<b>Skills and Behaviors Evaluation</b>		<b>Rating</b>
<b>DEFINITIONS</b> <i>Proficiency and competencies to perform essential functions</i> <i>Ability to articulate vision to achieve and implement goals</i> <i>Makes sound conscientious decisions; resolves issues effectively and timely</i> <i>Plans and schedules tasks so that work is accurate and timely</i> <i>Clear, concise, and cordial in both written and verbal form</i>		
<b>Job Knowledge</b> <b>Leadership Skills/Behaviors</b> <b>Problem Solving &amp; Decision Making</b> <b>Planning &amp; Organizing</b> <b>Communication Skills</b>	<b>3.00</b> <b>1.00</b> <b>1.00</b> <b>3.00</b> <b>1.00</b>	
<b>Total Score</b>	<b>9.00</b>	
<b>Average of Skills Section</b>	<b>1.80</b>	<b>15%</b>

<b>Performance Score (Overall Avg.)</b>	<b>1.34</b>	<b>RATING</b>
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	<b>Rating</b>
<b>EXCEEDS IN MOST AREAS</b>	<b>4.00</b>
<b>MEETS ALL, EXCEEDS IN SOME</b>	<b>3.00</b>
<b>MEETS ALL</b>	<b>2.00</b>
<b>SOME IMPROVEMENT NEEDED</b>	<b>1.00</b>
<b>SIGNIFICANT IMPROVEMENT NEEDED</b>	<b>0.00</b>

**SMART (Specific, Measurable, Attainable, Relevant, Time-Based) Goals****Supervisor's Comments:****Employee's Comments**

Attached

Employee's Signature

Carl M. Elmer

Date 12/14/09

Reviewer's Signature

Jim Williams

Date 12/14/09

Division VP's Signature

Peggy Tucker

Date 12/17/09

Sr. HR Manager's Signature

Date

Current Salary Rate

\$0.00

% Increase

New Salary Rate

Salary Reviewed by Human Resources

Signature:

Date

Received in HR

Date Processed  
Initials

110 *Review*

## SECU ANNUAL EMPLOYEE PERFORMANCE REVIEW

<b>EMPLOYEE'S NAME:</b> <u>Carlos Edwards</u>	<b>TITLE:</b> <u>Branch Manager</u>
<b>SALARY GRADE:</b> _____	<b>CURRENT SALARY RATE:</b> _____ <b>MATRIX:</b> _____
<b>REVIEW PERIOD :</b> <u>2009 Annual Review</u>	<b>REVIEWER'S NAME:</b> _____
<b>DEPARTMENT:</b> _____	<b>COST CENTER:</b> _____

### Scope of Responsibility

Big Picture, Individual Development, Talent Acquisition, Operations & Compliance, Member Experience & Performance Results

### Accountable For

- Performance management-
- Report to Area Manager market trends and member feedback data along with recommendations to ensure market saturation and member penetration meets SECU standards.
  - Readiness of employees (and yourself) to progress to the next career step; identify, develop and prepare your successor for success.
  - Secure member data and operational integrity to reduce/mitigate and prevent SECU's risk exposure and liability.
  - Actively acquire and retain top talent relative to your peer group.
  - Attain net member growth and PPI scores that meet or exceed SECU standards.
  - Manage the branch strategic business action plan to consistently achieve 100% in all production categories.
  - Positively promote SECU's Core Values and Service Excellence behaviors.

Basic Role Evaluation		Percentage	Rating	Weighted Avg
Big Picture		5%	2.0	0.10
Performance Indicators: * Knowledge of and Implementation of the Good to Great Philosophy. * Maintain a pulse on member feedback along with a current knowledge of research, industry and Market trends and their effect on your branch and SECU. * Awareness of local, state and regional competition and their effect on your market as well as SECU. * Participate and become a member of local Chamber and networking groups to build industry relationships. * Up to date on all company initiatives and company goals through Connections. Make recommendations on best practices to be adopted by SECU.				
Leadership		5%	1.0	0.05
Performance Indicators: * Attend recommended training classes as outlined in monthly Connections dialogs with Area Manager as well as any course(s) that further develop your skills to be a successful leader (e.g. CUNA, Star, Merritt). * Actively participate in career pathing for all employees, to include yourself. * Communicate to the team with ongoing information and updates. * Coach employees to successful performance. * Adherence to documented monthly Connections with the branch management team. * Positively promote SECU's Core Values and Service Excellence behaviors.				
Branch Operations and Compliance		5%	2.0	0.10
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Talent Management		15%	1.0	0.15
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<b>Member Experience</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Identify and resolve member problems to ensure member retention. * Resolve interdepartmental and branch issues in collaboration with Area Manager. * Ensure adherence to consultative sales process to include expected sales and service excellence behaviors. * Actively participate in lobby management efforts * Maintain expected level of branch appearance, professionalism and business conduct at all times. * Enhance the member experience by adhering to the 7 Habits of Service Excellence. * Serve as a "Branch Advocate" and direct point of contact for all member opportunities.			
<b>Performance Results</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Educate members on SECU products and services and make appropriate recommendations to help our members achieve their financial goals and dreams. * Partner with Business Development in commercial/business development efforts through activities with SEG's, work directly with assigned Business Relationship Banker, PFP Representative and Vendors to build deposit and membership base * Lead and direct all daily branch activity (Huddles, Business Development, SEG's, Sales Meetings and Training) * Successfully achieve a positive deposit base growth and net new member growth for the branch. * Coach all employees to success to meet referral and branch sales goals.			
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<b>Total Score</b>	<b>9.00</b>	
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	<b>Rating</b>
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Employee's Signature

Carl M. Edlund

Date 12/14/09

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Division VP's Signature

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Current Salary Rate

\$0.00

% Increase

New Salary Rate

Salary Reviewed by Human Resources

Signature:

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Date Processed  
Initials

110 *Review*

## SECU ANNUAL EMPLOYEE PERFORMANCE REVIEW

<b>EMPLOYEE'S NAME:</b> <u>Carlos Edwards</u>	<b>TITLE:</b> <u>Branch Manager</u>
<b>SALARY GRADE:</b> _____	<b>CURRENT SALARY RATE:</b> _____ <b>MATRIX:</b> _____
<b>REVIEW PERIOD :</b> <u>2009 Annual Review</u>	<b>REVIEWER'S NAME:</b> _____
<b>DEPARTMENT:</b> _____	<b>COST CENTER:</b> _____

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Big Picture, Individual Development, Talent Acquisition, Operations & Compliance, Member Experience & Performance Results

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  - Positively promote SECU's Core Values and Service Excellence behaviors.

Basic Role Evaluation	Percentage	Rating	Weighted Avg
<b>Big Picture</b>	<b>5%</b>	<b>2.0</b>	<b>0.10</b>
<b>Performance Indicators:</b> * Knowledge of and Implementation of the Good to Great Philosophy. * Maintain a pulse on member feedback along with a current knowledge of research, industry and Market trends and their effect on your branch and SECU. * Awareness of local, state and regional competition and their effect on your market as well as SECU. * Participate and become a member of local Chamber and networking groups to build industry relationships. * Up to date on all company initiatives and company goals through Connections. Make recommendations on best practices to be adopted by SECU.			
<b>Leadership</b>	<b>5%</b>	<b>1.0</b>	<b>0.05</b>
<b>Performance Indicators:</b> * Attend recommended training classes as outlined in monthly Connections dialogs with Area Manager as well as any course(s) that further develop your skills to be a successful leader (e.g. CUNA, Star, Merritt). * Actively participate in career pathing for all employees, to include yourself. * Communicate to the team with ongoing information and updates. * Coach employees to successful performance. * Adherence to documented monthly Connections with the branch management team. * Positively promote SECU's Core Values and Service Excellence behaviors.			
<b>Branch Operations and Compliance</b>	<b>5%</b>	<b>2.0</b>	<b>0.10</b>
<b>Performance Indicators:</b> * Ensure branch compliance with SECU policies and procedures through daily observation of employees. * Consistently achieve a successful branch audit. * Compliance with all Bank Secrecy Act rules and conditions. * Serve as subject matter expert with all branch transactions, policies and processes. * Open, close and balance branch. * Instill and exhibit innovation by streamlining existing processes and resources to achieve branch efficiencies. Excel on SECU's Service Levels Agreements.			
<b>Talent Management</b>	<b>15%</b>	<b>1.0</b>	<b>0.15</b>
<b>Performance Indicators:</b> * Actively promote SECU as an Employer of Choice. * Participate in all branch recruitment efforts to include screening resumes, interviewing and selection. * Actively source potential SECU employees throughout daily activities. * Attend New Hire On-Boarding welcome sessions and assign branch mentors, as needed. * Timely completion of 90-day and annual performance reviews. * Collaborate with HR Business Partner and Area Manager to prepare and administer Corrective Actions and Performance Improvement Plans, to include weekly PIP follow-up meetings. * Actively acquire and retain top talent relative to your peer group.			

<b>Member Experience</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Identify and resolve member problems to ensure member retention. * Resolve interdepartmental and branch issues in collaboration with Area Manager. * Ensure adherence to consultative sales process to include expected sales and service excellence behaviors. * Actively participate in lobby management efforts * Maintain expected level of branch appearance, professionalism and business conduct at all times. * Enhance the member experience by adhering to the 7 Habits of Service Excellence. * Serve as a "Branch Advocate" and direct point of contact for all member opportunities.			
<b>Performance Results</b>	<b>35%</b>	<b>1.0</b>	<b>0.35</b>
<b>Performance Indicators:</b> * Educate members on SECU products and services and make appropriate recommendations to help our members achieve their financial goals and dreams. * Partner with Business Development in commercial/business development efforts through activities with SEG's, work directly with assigned Business Relationship Banker, PFP Representative and Vendors to build deposit and membership base * Lead and direct all daily branch activity (Huddles, Business Development, SEG's, Sales Meetings and Training) * Successfully achieve a positive deposit base growth and net new member growth for the branch. * Coach all employees to success to meet referral and branch sales goals.			
<b>100%</b>		<b>Total Score</b>	<b>1.10 70%</b>

<b>Service Excellence</b>		<b>Rating</b>
<b>DESCRIPTORS</b> <i>Treat members as honored guest</i> <i>Treat members with the highest standards of professionalism</i> <i>Focus on members/easy business transactions-"one and done"</i> <i>Every encounter is exceptional, accurate &amp; timely</i> <i>Taking ownership; collaboration; going the extra mile</i>		
<b>Member Relations(Internal/External)</b> <b>Professionalism</b> <b>Core Values</b> <b>Work Quality</b> <b>Team Work</b>	<b>1.00</b> <b>2.00</b> <b>2.00</b> <b>3.00</b> <b>2.00</b>	
<b>Total Score</b>	<b>10.00</b>	
<b>Average Score</b>	<b>2.00</b>	<b>15%</b>

<b>Skills and Behaviors Evaluation</b>		<b>Rating</b>
<b>DEFINITIONS</b> <i>Proficiency and competencies to perform essential functions</i> <i>Ability to articulate vision to achieve and implement goals</i> <i>Makes sound conscientious decisions; resolves issues effectively and timely</i> <i>Plans and schedules tasks so that work is accurate and timely</i> <i>Clear, concise, and cordial in both written and verbal form</i>		
<b>Job Knowledge</b> <b>Leadership Skills/Behaviors</b> <b>Problem Solving &amp; Decision Making</b> <b>Planning &amp; Organizing</b> <b>Communication Skills</b>	<b>3.00</b> <b>1.00</b> <b>1.00</b> <b>3.00</b> <b>1.00</b>	
<b>Total Score</b>	<b>9.00</b>	
<b>Average of Skills Section</b>	<b>1.80</b>	<b>15%</b>

<b>Performance Score (Overall Avg.)</b>	<b>1.34</b>	<b>RATING</b>
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	<b>Rating</b>
<b>EXCEEDS IN MOST AREAS</b>	<b>4.00</b>
<b>MEETS ALL, EXCEEDS IN SOME</b>	<b>3.00</b>
<b>MEETS ALL</b>	<b>2.00</b>
<b>SOME IMPROVEMENT NEEDED</b>	<b>1.00</b>
<b>SIGNIFICANT IMPROVEMENT NEEDED</b>	<b>0.00</b>

**SMART (Specific, Measurable, Attainable, Relevant, Time-Based) Goals****Supervisor's Comments:****Employee's Comments**

Attached

Employee's Signature

Carl M. Edrill

Date 12/14/09

Reviewer's Signature

Jim Williams

Date 12/14/09

Division VP's Signature

Peggy Tucker

Date 12/17/09

Sr. HR Manager's Signature

Date

Current Salary Rate

\$0.00

% Increase

New Salary Rate

Salary Reviewed by Human Resources

Signature:

Date

Received in HR

Date Processed  
Initials

TO: Carlos Edwards  
FROM: Lisa Robbins  
RE: Carlos Edwards PIP Update #1  
DATE: January 8, 2010

## **BIG PICTURE**

After visiting the Towson branch Tuesday, January 6<sup>th</sup>, and after reviewing what is in the 12/7/09 PIP that Tina gave you, I see no significant progress on any of the major issues outlined in that document.

There is a very obvious morale problem in your branch. After my observations and after discussions with staff, there is little to indicate that you are committed to their growth and providing the clear, positive direction needed for them to achieve their goals.

From your employees' feedback, if it were not for seniority and opportunity, a significant portion of your staff would voluntarily exit the organization.

## **LEADERSHIP**

Some examples of what I see as your lack of leadership follow:

- (1) Employees feel that you do not care about them. There is not enough positive recognition or regular feedback.
- (2) Employees do not buy into cView, MNG's, etc. They feel they are short staffed and see no extra effort by you. This effort would include opening accounts, greeting members, and assisting tellers with non-cash transactions, etc. Some question your commitment, as evidenced by the hours you are in the branch.
- (3) Employees do not see you as a strong leader. They indicated that you have said "pressure" rolls down hill, so they better be prepared. Threat and retaliation are not a conduct that we expect from anyone especially in management. There seems to be more of a comfort level regarding the ABM, Tracy, as the "go to" person; yet you placed her on a PIP, as discussed below..

## **TALENT MANAGEMENT**

The general feedback from your branch employees is that there is no formal coaching and development. It is expected that the manager sit, observe, guide and provided feedback to employees in order for them to improve their skill set. There is a lack of understanding, which you should have communicated, of key business initiatives and how the employees play a role in their achievement.

When there is clear performance communication with our employees, no surprises should occur when administering a PIP. Your ABM is at a total loss as to where she stands. She apparently was put on a PIP with absolutely no prior warning and was shocked to see a PIP. She was also shocked at her annual review. She apparently puts in a lot of hours, more than you do. She reports very little coaching or feedback from you. Due to your lack of caring your ABM reports that the staff communicated that they feel much more confident and positive in working with Tracy than with you. Your lack of leadership is further evident on the lack of confidence your team place in you.

In addition, other SECU employees communicated on your inability to live to the SECU Core Values-

"Make a Difference"- Take ownership for your request, seek and support continuous improvement and go above and beyond what is expected.

"Developing Team Secu"- Work as one to achieve goals, treat everyone with courtesy and respect and celebrate success.

It is very important for SECU's Branch Manager to live our Core Values and display the 7 Habits with all SECU staff members.

Not supporting your ABM and advising her not to contact upper management about her review, shows a lack of concern and caring. It is also is not the way to build a positive and productive team.

#### **BUSINESS DEVELOPMENT**

Maria, your BRB, reviewed the business plan designed to help you build the business in Towson. This plan will be reviewed in our next check-in for progress and details.

In summary, during this last three weeks no significant improvement has been made. Please note that if we do not see significant improvement by the next check in, further disciplinary action up to and including termination may take place.

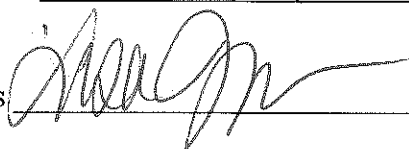
- You were the manager of College Park – and the service behaviors went below company standards, the production was acceptable.
- You were transferred to Towson in the hopes of better performance – College Park under new management exceeds.
- In Towson, the team requires lots of support from upper management because you can not mange the staff issues on your own

Carlos Edwards



Date: 1/8/10

Lisa Robbins



Date: 1/8/10



Branch Management	15%	2.0	0.30
	100%	Total Score	1.55 80%

Skills and Behaviors Evaluation	Rating
Job Knowledge	2.00
Work Quality	2.00
Member Relations(Internal/External)	1.00
Professionalism	2.00
Leadership Skills/Behaviors	2.00
Team Work	1.00
Problem Solving & Decision Making	2.00
Planning & Organizing	2.00
Communication Skills	1.00
Core Values	2.00
Total Score	17.00
Average of Skills Section	1.70 20%

Performance Score (Overall Avg.)	1.58	RATING
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	Rating
<u>EXCEEDS IN MOST AREAS</u>	4.00
<u>MEETS ALL, EXCEEDS IN SOME</u>	3.00
<u>MEETS ALL</u>	2.00
<u>SOME IMPROVEMENT NEEDED</u>	1.00
<u>SIGNIFICANT IMPROVEMENT NEEDED</u>	0.00

**SMART (Specific, Measurable, Attainable, Relevant, Time-Based) Goals**

1. Achieve minimum Branch Goals for 2008. 2. Meet the branch minimum coaching checklist for 2008. 3. Continue to support SECU in the community through SEGs and Business Development in 2008. 4. Continue to improve member satisfaction as evidenced through increased PPI scores.

**Supervisor's Comments:**

During the 2007 year Carlos had some communication problems with his staff in regard to staff development. There has been a great improvement in the 4th quarter of 2007 in this area. I would like to see Carlos continue this path in 2008. During 2007, at times Carlos conveyed that he was less than fully supportive about some corporate issues. In the 4th Quarter of 2007 Carlos turned this around and is supportive of the corporate issues and has shown positive leadership in Branch Manager Meetings. During 2007, the Towson Branch's PPI number dropped from 2006. In the 4th quarter of 2007 an improvement was made and the branch achieved a 90% rating. There is still room for great improvement and Carlos has taken steps to increase this ratio.

**Employee's Comments**

Please see attached

Employee's Signature

Carl M. Edler

Date

1/24/08

Reviewer's Signature

Jaimee Salamea

Date

1/24/08

Division VP's Signature

Peggy Tucker

Date

1/25/08

Sr. HR Manager's Signature

Date

Current Hourly Rate	29.98
% Increase	1%
New Hourly Rate	\$0.00

30.20  
aa

Salary Reviewed by Human Resources	
Signature:	Date

Received in HR
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Date Processed
Initials